



**AMERICAN**  
**SURETY AGENCY**

15201 Mason Road Ste 1000 #333  
Cypress, TX 77433  
281-256-3830 (P) • 281-256-3832 (F)  
info@americansurety.net

## **BANK REFERENCE LETTER**

***Note: reference letter should be prepared on bank letterhead, signed, and dated by a Banking Officer.***

***Subject: Financial Institution Bank Letter of Customer Relationship***

American Surety has been contacted to assist with the placement of a Surety Bond Program for the firm presenting you with this letter. An important part of the underwriting process is to review our clients relationship with their financial institution, and their past credit performance.

***A reference letter without exact dollar amounts is of no use. The terminology of a low, medium or high figure is not acceptable for Surety Bond Underwriting. Please provide us with the following:***

- Date deposit account(s) was opened.
- Checking account and savings account 12 month average balance.
- Current checking account and savings account balance.
- Working capital line information:
  - Line Limit
  - Current balance outstanding, including date of balance
  - Line expiration date
  - Security pledged for the line
  - Any line violations
- Current Loan obligations total of debt, purpose, and its security i.e. equipment etc.
  - Payment history, prompt etc.

***If there are any questions, please feel free to contact our office at 281-256-3830.***

***Sincerely,  
Authorized Bank Representative***